



Department Of Insurance

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GEORGE NICHOLS III
COMMISSIONER

PAUL E. PATTON
GOVERNOR

November 15, 2000

Dear Advantage Care Member:

This is an important notice that the Department of Insurance has taken over daily operations of Advantage Care Inc. because of its financial condition. The department's role is to protect you as a consumer and member while attempting to pay pending claims and creditors.

We expect to continue operations through December 31 of this year, so it is important for you to find another insurer before then. You have choices of other insurers and will find that rates are generally competitive, and even lower, for similar coverage. Please consult your employer's personnel office for help in determining options for coverage.

Kentucky law gives you important rights and protections during difficult situations like this. For example, you have a right to care under terms of existing contracts that providers have with Advantage Care. Providers must follow their contracts and continue to honor your Advantage Care insurance card according to those terms. If your doctor refuses to provide care because you are an Advantage Care member, please contact our Consumer Protection & Education Division immediately at 1-800-595-6053.

In Kentucky, you are held harmless for any legitimate, in-network claims that are covered by your insurer. This means that a doctor cannot bill you for the balance that should have been covered by insurance. Providers also cannot demand any extra payment beyond what you normally pay in co-pays, co-insurance, deductibles and other cost sharing, according to your benefit plan.

While Advantage Care remains in business, you should continue to direct questions about claims or pre-authorized treatments to Advantage Care, as you always have. In closing, we encourage you to work with your employer to find another insurer as soon as possible. More information also is available on our department web site at www.doi.state.ky.us.

Sincerely,

George Nichols III, Commissioner
Advantage Care Rehabilitator



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